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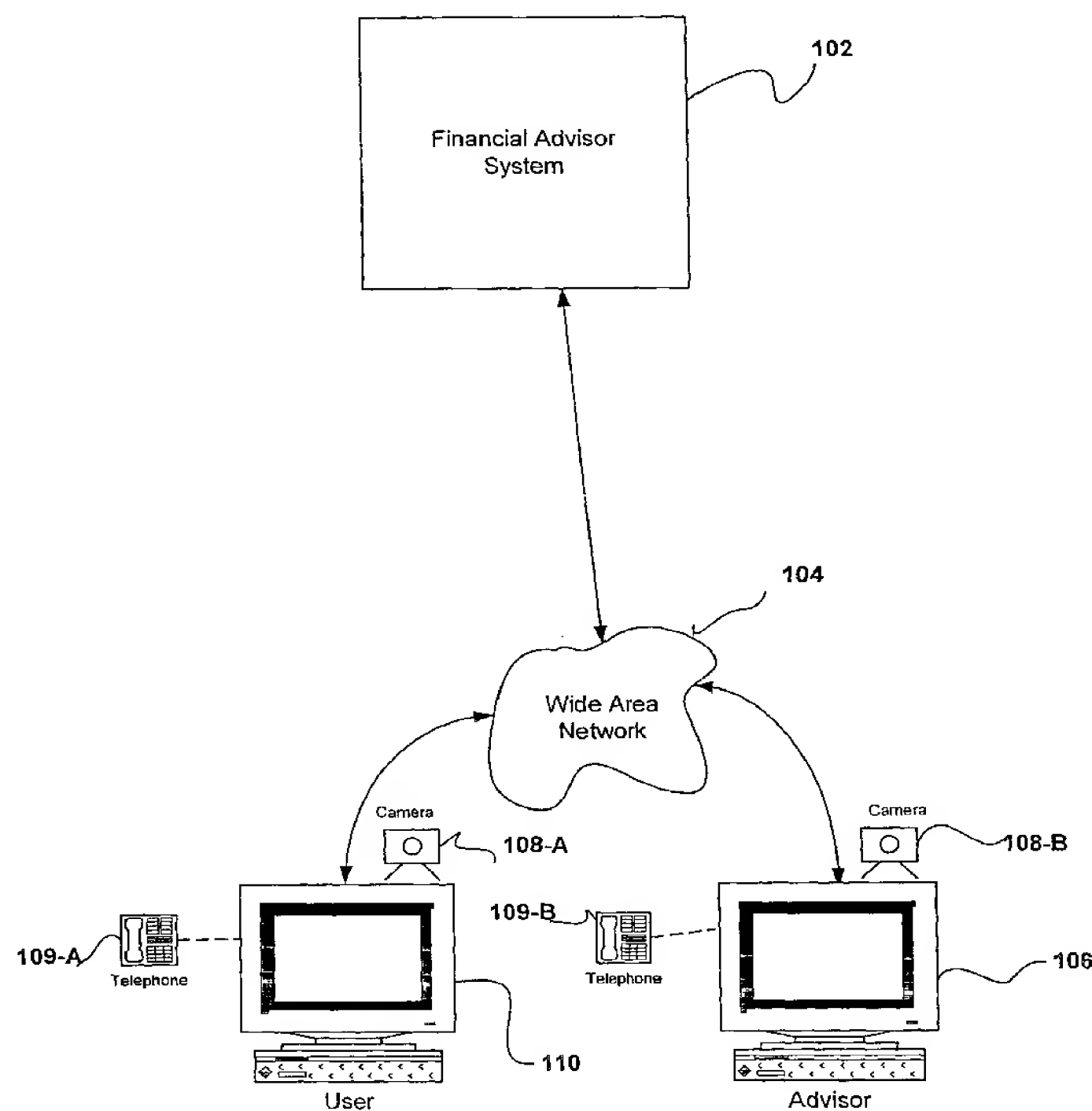
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[Continued on next page]

(54) Title: COMMUNICATION INTERFACE FOR A FINANCIAL COUNSELING SYSTEM



(57) Abstract: The present invention provides a communication medium (104) for a financial modeling and counseling system (102) between a user (110) and live advisor (106). A user interface provides various communication options for the user to select from. The options include voice, talk, video, clips, email and chats as well direct access by a stand-alone telephone (109-A, 109-B). With most option the user (110) and the live advisor (106) have access to a collaborative medium where they can share data.

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ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/25488

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60, G06F 3/00, G09B 19/00

US CL : 345/854, 434/350, 705/8, 705/26, 705/35, 705/36, 706/45

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 345/854, 434/350, 705/8, 705/26, 705/35, 705/36, 706/45

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
EAST-USPAT, PGPUB, EPO,JPO,DERWENT, DIALOG, PROQUEST, YAHOO, GOOGLE

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	Business Editors & High-Tech Writers, Kana and Weblin Team to Provide Industry's Most Comprehensive Online Customer Interaction Solution, Business Wire; New York; April 20, 1999, pgs 1-3.	1-24
X	Business/Technology Editors, Weblin Communications Unveils New Customer Interaction Software Suite for Enabling Interactive E-Commerce and Customer Service; Business Wire; New York; April 20, 1999, pgs 1-3.	1-24
X	Campbell, Tricia; Get plugged in: Service with a:-); Sales and MARKeting Management; New York: Mar 1999; pages 62-68, especially pages 67-68, under the head "Soundstone.Com Digital Tools, Personal Service".	1, 9, and 17



Further documents are listed in the continuation of Box C.



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later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X"

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y"

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&"

document member of the same patent family

Date of the actual completion of the international search

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INTERNATIONAL SEARCH REPORT

PCT/US02/25488

Continuation of Item 4 of the first sheet:

Examiner suggests the following title to conform to PCT Rule 4.3:

"COMMUNICATIONS INTERFACE FOR A FINANCIAL COUNSELING SYSTEM"